

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

In re:

Chapter 13

Edward Miller

Case No. 14-49590

Judge: Hon. Marci McIvor

Debtor(s). /

DEBTOR'S PROPOSED PLAN MODIFICATION

NOW COMES the Debtor Edward Miller, by and through counsel Moran Law, and in support of the Proposed Plan Modification, state as follows:

1. Debtor filed for Chapter 13 Bankruptcy Protection on June 4, 2014.
2. Debtors' Plan was confirmed on December 23, 2014.
3. The Debtor's confirmed plan duration is 60 months with a 0% dividend available to unsecured creditors. There are approximately 18 months remaining until plan completion.
4. Debtors current pay history is 77.08% with a current delinquency of \$8,844.00.
5. Debtor lives on a fixed income of social security and has had some medical expenses due ot having suffered multiple strokes and having been diagnosed with early onset dementia.
6. Debtor's fiance also has several medical problems of her own and has been extorted by her sister so they can see her elderly and ill mother.
7. Debtor requests to excused the delinquency in plan payments of \$8,844.00. This will continue to allow the Plan to complete timely as proposed.
8. Classes of Creditors will be affected as follows:
 - A. Class 3: There are no Class 3 creditors.
 - B. Class 4: There are no Class 4 creditors.
 - C. Class 5: There are no Class 5 creditors.
 - D. Class 6: No impact on Class 6 creditors as they shall continue to be paid pursuant to the Plan.
 - E. Class 7: There are no Class 7 creditors.
 - F. Class 8: There are no Class 8 creditors.

G. Class 9: There is no impact on any Creditor in Class 9 as they shall continue to receive the confirmed dividend towards their duly filed claims.

9. A liquidation analysis and worksheet have been attached (Exhibit B).

WHEREFORE the debtors pray this honorable court grant this proposed plan modification.

Date: June 11, 2018

/s/ Ryan Moran

Ryan Moran (P70753)

Attorney for Debtor

25600 Woodward Ave., Suite 201

Royal Oak, MI 48067

(248) 246-6536

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NOTICE OF PLAN MODIFICATION

Moran Law, attorneys for Debtor, have filed papers with this court making the following changes: excuse plan payments of \$8,844.00. A liquidation analysis & worksheet is attached as Exhibit B. In all other respects, other than that which is indicated in the Notice of Proposed Plan Modification, that the terms and conditions of the confirmed Plan shall remain in full force and effect.

The impact on the various classes of creditors is as follows: Classes of Creditors will be affected as follows:

Class 3: There are no Class 3 creditors.

Class 4: There are no Class 4 creditors.

Class 5: There are no Class 5 creditors.

Class 6: No impact on Class 6 creditors as they shall continue to be paid pursuant to the Plan.

Class 7: There are no Class 7 creditors.

Class 8: There are no Class 8 creditors.

Class 9: There is no impact on any Creditor in Class 9 as they shall continue to receive the confirmed dividend towards their duly filed claims.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to allow these modifications, or if you want the court to consider your views on the motion, **within 21 days**, you or your attorney must:

1. File with the court a written response or an answer, explaining your position at:

United States Bankruptcy Court, 211 W. Fort Street, Suite 1700
Detroit, MI 48226

Your response or answer must comply with F.R.Civ.P. 8(b),(c) and (e).

If you mail your response to the court for filing, you must mail it early enough so that **the Court will receive it** on or before the date stated above.

You must also mail a copy to:

Ryan Moran, 25600 Woodward Ave, Suite 201, Royal Oak, MI 48067

David WM Ruskin, 26555 Evergreen Rd., Ste 1100, Southfield, MI 48076

If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: June 11, 2018

/s/ Ryan Moran

Ryan Moran (P70753)

Attorney for Debtor

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ORDER ALLOWING PLAN MODIFICATION

Debtors having filed a Notice of Plan Modification and no Objections having been filed; and the Court being fully advised:

IT IS HEREBY ORDERED:

1. The Debtor's Proposed Plan Modification shall be granted.
2. The plan payments in the amount of \$8,844.00 are hereby excused.
3. In all other respects, the terms and conditions of the confirmed plan, as last amended, shall remain in full force and effect.